

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Todd Swillinger
Kathleen Y Fong-Swillinger**Case No.: **20-21428**

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice RequiredDate: 3/15/2022☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney _____ Initial Debtor: TS Initial Co-Debtor KYF

Part 1: Payment and Length of Plan

- a. The Debtor has paid \$18,691.00 into the Plan and the debtor shall pay \$1,703.00 Monthly to the Chapter 13 Trustee, starting on April 1, 2022 for approximately 42 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ ____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
IRS	Taxes and certain other debts	9,419.74
State of New Jersey	Taxes and certain other debts	1,531.63
Robert C. Nisenson	Attorneys Fees	4,000

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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QUAILBROOK CONDO HOME	15,187.78	15,187.78	360.00
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HYUNDAI 2013 SANTA FE	2,514.00	2,514.00	509.00
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US BANK TRUST HOME	42,932.76	42,932.76	
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US BANK TRUST/Fay Servicing, LLC - Home-Post Petition	8,555.76	8,555.76	
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Quail Brook Phase Homeowners Association - Home- Post Petition	4,770.50	4,770.50	
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
HYUNDAI CAPITAL AMERICA	2017 HYUNDAI SONATA	15,000	0.00

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 2/26/21.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
CURE POST PETITION ARREARS TO ASSOCIATION AND US BANK TRUST.	CURE POST PETITION ARREARS TO ASSOCIATION AND US BANK TRUST.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☒ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>March 15, 2022</u>	<u>/s/ Todd Swillinger</u> Todd Swillinger Debtor
Date: <u>March 15, 2022</u>	<u>/s/ Kathleen Y Fong-Swillinger</u> Kathleen Y Fong-Swillinger Joint Debtor
Date: <u>March 15, 2022</u>	<u>/s/ Robert C. Nisenson</u> Robert C. Nisenson 6680 Attorney for the Debtor(s)

In re:
Todd Swillinger
Kathleen Y. Fong-Swillinger
Debtors

Case No. 20-21428-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 18, 2022

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Todd Swillinger, Kathleen Y. Fong-Swillinger, 99 Bayberry Drive, Somerset, NJ 08873-4212
lm	+ Fay Servicing, LLC, 440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011
cr	+ Fay Servicing, LLC as servicer for Wilmington Savi, Friedman Vartolo LLP, 1325 Franklin Ave, 1325 Franklin Ave, Garden City, NY 11530-1631
cr	+ Quailbrook Phase 1B Townhomes Association, Inc., McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
cr	+ U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVID, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
519049493	# CONVERGENT HEALTHCARE RECOVERIES, PO BOX 1289, PEORIA, IL 61654-1289
518982090	+ Cares Surgi Center, C/O Felt, Gerard, J, Pressler Felt & War, 7 Entin Rd., Parsippany, NJ 07054-5020
518982093	+ Fay Servicing, PO Box 619063, Dallas, TX 75261-9063
519001150	+ Fay Servicing, POB 814609, Dallas, TX 75381-4609
518982094	+ Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
519250162	New York State Department of Taxation & Finance, Bankruptcy Section, P O Box 5300, Albany, NY 12205-0300
519026363	+ Philip A. Kahn, Esq., c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
518982098	+ Quail Brook Phase Homeowners Association, C/O McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
518994189	+ Quailbrook Phase 1B Homeowners Association, Inc., 850 Carolier Lane, North Brunswick NJ 08902-3312
518982099	+ Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
518982104	+ Robert Wood Johnson, C/O Celentano, Stadtmayer & Walentowicz,, 1035 Route 46 East, Suite B208, Clifton, NJ 07013-2469
519026364	+ Saint Peter's University Hospital, c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
518982107	+ State of New Jersey, PO Box 245, Trenton, NJ 08695-0245
518982108	State of New York Tax, Harriman Campus Rd, Albany, NY 12226
518987199	+ U.S. Bank National Association, c/o Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312-3858
519002201	U.S. Bank National Association, not in its individ, Fay Servicing, LLC, P.O. Box 814609, Dallas, TX 75381-4609
519005939	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519321790	Wilmington Savings Fund Society, PO Box 814609, Dallas, TX 75381-4609
519321791	Wilmington Savings Fund Society, PO Box 814609, Dallas, TX 75381-4609, Wilmington Savings Fund Society, PO Box 814609 Dallas, TX 75381-4609

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 18 2022 20:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Mar 18 2022 20:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519037804	+ Email/PDF: rmscedi@recoverycorp.com	Mar 18 2022 20:36:07	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518982088	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 18 2022 20:25:22	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

District/off: 0312-3

User: admin

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518993065	+ Email/PDF: ebn_ais@aisinfo.com	Mar 18 2022 20:25:58	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518982091	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 18 2022 20:25:43	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
519019228	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Mar 18 2022 20:22:00	HYUNDAI CAPITAL AMERICA DBA, HYUNDAI MOTOR FINANCE, PO BOX 20809, FOUNTAIN VALLEY, CA 92728-0809
518982095	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Mar 18 2022 20:22:00	Hyundai Finc, Attn: Bankruptcy, Po Box 20809, Fountain City, CA 92728-0809
518982097	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 18 2022 20:22:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
518986160	Email/PDF: resurgentbknotifications@resurgent.com	Mar 18 2022 20:25:59	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519000922	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 18 2022 20:22:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519042303	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 18 2022 20:36:06	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
519042262	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 18 2022 20:25:41	Portfolio Recovery Associates, LLC, c/o Modells, POB 41067, Norfolk VA 23541
519041432	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 18 2022 20:25:41	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
519042259	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 18 2022 20:25:56	Portfolio Recovery Associates, LLC, c/o Pc Richard, POB 41067, Norfolk VA 23541
519041437	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 18 2022 20:25:41	Portfolio Recovery Associates, LLC, c/o TJX, POB 41067, Norfolk, VA 23541
519041435	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 18 2022 20:36:07	Portfolio Recovery Associates, LLC, c/o WAL-MART, POB 41067, Norfolk, VA 23541
519017366	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 18 2022 20:36:08	PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
519026363	+ Email/Text: ecourts.col_efilings@fskslaw.com	Mar 18 2022 20:22:00	Philip A. Kahn, Esq., c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
519039964	Email/Text: bnc-quantum@quantum3group.com	Mar 18 2022 20:22:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
518982105	+ Email/Text: bankruptcy@savit.com	Mar 18 2022 20:22:00	SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250
519026364	+ Email/Text: ecourts.col_efilings@fskslaw.com	Mar 18 2022 20:22:00	Saint Peter's University Hospital, c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
518982109	+ Email/PDF: gecsedl@recoverycorp.com	Mar 18 2022 20:25:02	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519045484	+ Email/PDF: ebn_ais@aisinfo.com	Mar 18 2022 20:25:43	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518982089	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

District/off: 0312-3

User: admin

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Form ID: pdf901

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518982092	*+	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
518982096	*+	Hyundai Finc, Attn: Bankruptcy, Po Box 20809, Fountain City, CA 92728-0809
518982100	*+	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
518982101	*+	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
518982102	*+	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
518982103	*+	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
518982106	*+	SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS INDENTURE TRUSTEE OF CIM TRUST 2018-NR1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jonathan C. Schwalb	on behalf of Creditor Fay Servicing LLC as servicer for Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee of CIM Trust 2021-NR2 bankruptcy@friedmanvartolo.com
Kyle Anthony Livingstone	on behalf of Creditor Quailbrook Phase 1B Townhomes Association Inc. klivingstone@theassociationlawyers.com
Nicole B. LaBletta	on behalf of Creditor U.S. Bank National Association et al nlabletta@lablettawalters.com tharalla@lablettawalters.com
Robert C. Nisenson	on behalf of Joint Debtor Kathleen Y. Fong-Swillinger r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
Robert C. Nisenson	on behalf of Debtor Todd Swillinger r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H Brosha	on behalf of Creditor Quailbrook Phase 1B Townhomes Association Inc. collections@theassociationlawyers.com

TOTAL: 9